

FILED  
1/4/24 4:30 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
DAVID L. MATTIS )  
C. MICHELLE MATTIS, )  
    **Debtor** ) Bankruptcy No. 23-21984-GLT  
CREDIT ACCEPTANCE CORPORATION, ) Chapter 13  
    **Movant** )  
v. ) Related To Document No. 38  
DAVID L. MATTIS )  
C. MICHELLE MATTIS, )  
    **Respondent(s)** )  
RONDA J. WINNECOUR, )  
    **Trustee** )

**STIPULATION**

NOW COMES, Credit Acceptance Corporation (“Credit Acceptance”), by and through its counsel, Morton & Craig LLC, and David and Michelle Mattis (“Debtors”) by and through their counsel Daniel R. White, Esquire, and stipulate and agree as follows:

**RECITALS**

WHEREAS, the Debtors filed a voluntary petition for relief under Chapter 13 of Title 11, United States Code on September 19, 2023;

WHEREAS, the Debtors and Credit Acceptance are parties to a Motor Vehicle Installment Sales Contract dated June 28, 2022 (the “Contract”) whereby the Debtors financed the purchase of a 2016 GMC Acadia bearing vehicle identification number 1GKKVRKD3GJ341674 (the “Vehicle”);

WHEREAS, the Debtors filed a Chapter 13 Plan on October 11, 2023 in which the Debtors proposed to modify Credit Acceptance's lien and pay Credit Acceptance a total of \$21,348.54 with interest at 6.0% for the Vehicle;

WHEREAS, Credit Acceptance filed a secured proof of claim on September 21, 2023 in the amount of \$21,348.54 with contract interest accruing at an annual rate of 20.51%;

WHEREAS, the Debtors and Credit Acceptance have resolved the issues surrounding the Debtors' treatment of Credit Acceptance's secured claim in the Chapter 13 Plan and seek to enter into this Stipulation to resolve said issues.

NOW THEREFORE, the Debtors and Credit Acceptance hereby stipulate and agree as follows:

1. The Chapter 13 Plan dated October 11, 2023 shall incorporate the terms of this Stipulation as it relates to Credit Acceptance's secured claim or if the Debtors decide to file an amended Chapter 13 Plan, said amended Chapter 13 Plan shall incorporate the terms of this Stipulation as it relates to Credit Acceptance's secured claim.

2. That Credit Acceptance shall have a secured claim in the amount of \$21,348.54 with annual interest to accrue at 10.0%, with the remainder of Credit Acceptance's claim to be treated as an unsecured claim.

3. That Credit Acceptance shall not release its lien on the Vehicle until the Debtors' Chapter 13 Plan has been fully completed and the Debtors receive a discharge, or until it has been paid the full amount to which it is entitled under applicable non-bankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and successful completion of the Chapter 13 Plan by the Debtors, and the Debtors receiving a discharge, Credit Acceptance shall release its lien on the Vehicle.

4. That this Stipulation shall become null and void, without further Order of Hearing, if the Debtors' underlying Chapter 13 Bankruptcy case is converted to a Chapter 7 case or if the underlying Chapter 13 Bankruptcy case is dismissed.

Consented To:

/s/ William E. Craig  
William E. Craig, Esquire  
PA ID# 92329  
Morton & Craig LLC  
110 Marter Ave. Suite 301  
Moorestown, NJ 08057  
(856) 866-0100  
bcraig@mortoncraig.com  
Attorney For Credit Acceptance Corporation

/s/ Daniel R. White  
Daniel R. White, Esquire  
PA ID# 78718  
Zebley Mehalov & White, P.C.  
18 Mill Street Square  
P.O. Box 2123  
Uniontown, PA 15401  
(724) 439-9200  
dwhite@zeblaw.com  
Attorney for Debtors

/s/ Katherine M. DeSimone  
Katherine M. DeSimone  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
(412) 471-5566  
kdesimone@chapter13trusteewdpa.com  
Chapter 13 Trustee

AND NOW, this 4th day of January, 2024, upon consideration of the Stipulation entered into by counsel for Credit Acceptance Corporation and with the Debtor, it is hereby ORDERED, ADJUDGED and DECREED that the terms of the foregoing Stipulation are hereby approved in their entirety.

Dated: 1/4/24

BY THE COURT:

  
hct

The Honorable Gregory L. Taddonio  
Chief U.S. Bankruptcy Judge

In re:  
David L. Mattis  
C. Michelle Mattis  
Debtors

Case No. 23-21984-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 04, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ David L. Mattis, C. Michelle Mattis, 1504 East Gibson Avenue, South Connellsville, PA 15425-4931

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 04 2024 23:52:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7 Asset-Backed Securities, Series 2006-7 bnicholas@kmlawgroup.com
Daniel White	on behalf of Joint Debtor C. Michelle Mattis lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel White	

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jan 04, 2024

Form ID: pdf900

Total Noticed: 2

on behalf of Debtor David L. Mattis

lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com

mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6